



United States Bankruptcy Court District of Illinois										Voluntary Petition	
Name of Debtor(if individual, enter Last, First, Middle): PAWLOWSKI, KENNETH					Name of Joint Debtor (Spouse) (Last, First, Middle): PAWLOWSKI, KATHLEEN						
All Other Names used by the debtor in the last 8 years (include maiden and trade names):					All Other Names used by the joint debtor in the last 8 years (include maiden and trade names):						
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 0453					Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 8196						
Street Address of Debtor (No. & Street, City and State): 10933 Avenue "B" Chicago, Illinois 60617					Street Address of Joint Debtor (No. & Street, City and State): 10933 Avenue "B" Chicago, Illinois 60617						
					ZIP CODE		ZIP CODE		ZIP CODE		
County of Residence or of the Principal Place of Business: Cook					County of Residence or of the Principal Place of Business: Cook						
Mailing Address of Debtor (if different from street address):					Mailing Address of Joint Debtor (if different from street address):						
					ZIP CODE		ZIP CODE		ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above):										ZIP CODE	
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (<i>the Internal Revenue Code</i>).			Nature of Business (Check all applicable boxes) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. §101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.					
			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See See Official Form 3A. <input type="checkbox"/> Filing Fee Waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. §101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. §101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders of affiliates) are less than \$2 million.					
Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors in accordance with 11 U.S.C. § 1126(b).											
Statistical/Administrative Information <ul style="list-style-type: none"> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds for distribution to unsecured creditors 										THIS SPACE FOR COURT USE ONLY	
Estimated number of Creditors 1-49 50-99 100-199 200-999 1,000-5,000 5,001-10,000 10,001-25,000 25,001-50,000 50,001-100,000 OVER 100,000 <input checked="" type="checkbox"/> <input type="checkbox"/>											
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>											
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>											



Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): PAWLOWSKI, KENNETH	
All prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed:	Case Number	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.	
<input type="checkbox"/> Exhibit A is attached and made part of this petition.		s/DOUGLAS K. MORRISON <small>Signature of Attorney for Debtor(s).</small>	
		<u>02/23/2007</u> <small>Date:</small>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made part of this petition.			
Information Regarding the Debtor-Venue (Check any applicable box)			
<input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business, or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this district.			
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
Name of landlord that obtained judgment: Address of landlord: <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			



Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): PAWLOWSKI, KENNETH PAWLOWSKI, KATHLEEN
Signatures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code. I request relief in accordance with the chapter title 11, United States Code, specified in this petition. X <u>s / KENNETH PAWLOWSKI</u> Signature of Debtor		Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) <input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached. <input type="checkbox"/> Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X _____ (Signature of Foreign Representative) (Printed Name of Foreign Representative) <u>02/23/2007</u> Date
Signature of Attorney X <u>s / DOUGLAS K. MORRISON</u> Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Douglas K. Morrison Firm Name MORRISON & MIX Address 120 North LaSalle Street, Ste. 2750 Chicago, Illinois 60602 Telephone Number 312-726-0888 Date <u>02/23/2007</u>		Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. §110.) Address X _____ Date <u>02/23/2007</u> Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
Signature of Debtor(Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date <u>02/23/2007</u>		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



UNITED STATES BANKRUPTCY COURT

DISTRICT OF Illinois

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEENDebtor(s) Case No.
Chapter

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	x	1	152000.00		
B - Personal Property	x	5	13075.00		
C - Property Claimed as Exempt	x	1			
D - Creditors Holding Secured Claims	x	1		103000.00	
E - Creditors Holding Unsecured Priority Claims	x	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	x	8		24,441.06	
G - Executory Contracts and Unexpired Leases	x	1			
H - Codebtors	x	1			
I - Current Income of Individual Debtor(s)	x	1			3170.73
J - Current Expenditures of Individual Debtor(s)	x	1			2669.00
Total Number of Sheets of All Schedules		21			
Total Assets			165075.00		
			Total Liabilities		127441.06



In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.
Chapter

United States Bankruptcy Court
District Of Illinois

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I Line 16)	\$ 3170.73
Average Expences (from Schedule J, Line 18)	\$ 2669.00
Current Monthly Income (from Form 22A Line 12; OR Form 22B Line 11; OR , Form 22C Line 20)	\$ 4,247.10

State the following:

1. Total from Schedule D, "Unsecured Portion, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 24,441.06
5. Total from non-priority unsecured debt (sum of 1, 3, and 4)		\$ 24,441.06

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

In re:PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
10933 Avenue "B" Chicago, Illinois 60617	FEE	J	152,000.00	103,000.00
		Total ->	\$152,000.00	(Report also on Summary of Schedules)

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
01 Cash on hand		Cash on hand		50.00
02 Checking savings or other financial accounts certificates of deposit or shares in banks savings and loan thrift building and loan and homestead associations or credit unions brokerage houses or cooperatives.		Checking - Chase	J	25.00
03 Security Deposits with public utilities telephone companies landlords and others.	x			
04 Household goods and furnishings including audio video and computer equipment.	x	Miscellaneous furniture	J	1,000.00
05 Books; pictures and other art objects; antiques; stamp coin record tape compact disc and other collections or collectibles.	x			
06 Wearing apparel.	x	Misceallaneous clothing	J	1,000.00
07 Furs and jewelry.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Continuation sheets attached				Total -> 2,075.00

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
08 Firearms and sports photographic and other hobby equipment.	x			
09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10 Annuities. Itemize and name each issuer.	x			
11 Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1) Give particulars. (file separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x	Thrift-saving through employer (cannot be drawn)	J	0.00
12 Interests in IRA ERISA Keogh or other pension or profit sharing plans. Give particulars.	x			
13 Stock and interest in incorporated and unincorporated businesses. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->
Continuation sheets attached

2,075.00

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14 Interest in partnerships or joint ventures. Itemize.	x			
15 Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16 Accounts receivable.	x			
17 Alimony maintenance support and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18 Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
19 Equitable or future interests life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A of Real Property.	x			
20 Contingent and non-contingent interests in estate of a decedent death benefit plan life insurance policy or trust.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->
Continuation sheets attached

2,075.00

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21 Other contingent and unliquidated claims of every nature including tax refunds counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	x			
22 Patents copyrights and other general intellectual property. Give particulars.	x			
23 Licenses franchises and other general intangible. Give particulars.	x			
24 Customer lists or compilations containing personally identifiable information (as defined in 11U.S.C. §101(41A)) provided by individuals connected with obtaining product or service from the debtor primarily for personal family or household purposes.	x			
25 Automobiles trucks trailers and other vehicles and accessories.		2002 Ford Winstar 1998 Ford Escort	J	10,000.00 1,000.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Continuation sheets attached				Total -> 13,075.00

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26 Boats motors and accessories.	x			
27 Aircraft and accessories.	x			
28 Office equipment furnishings and supplies.	x			
29 Machinery fixtures equipment and supplies used in business.	x			
30 Inventory.	x			
31 Animals.	x			
32 Crops-growing or harvested. Give particulars.	x			
33 Farming equipment and implements.	x			
34 Farm supplies chemicals and feed.	x			
35 Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				13,075.00
Continuation sheets attached				

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

SCHEUDLE C - PROPERTY CLAIMED AS EXEMPT**Debtor elects the exemptions to which debtor is entitled under (Check one box).**

11 U.S.C. § 522(b)(1): Exceptions provided in U.S.C. § 522(d). Note: These exceptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exceptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
10933 Avenue "B" Chicago, Illinois 60617	152000.00	15,000.00	152,000.00
Cash on hand	735 ILCS 5/12-1001	50.00	50.00
Checking - Chase	735 ILCS 5/12-100125.00	25.00	25.00
Miscellaneous furniture	735 ILCS 5/12-1001	1,000.00	1,000.00
Misceallaneous clothing	735 ILCS 5/12-1001	1,000.00	1,000.00
Thrift-saving through employer (cannot be drawn)	735 ILCS 5/12-1001	0.00	0.00
2002 Ford Winstar	735 ILCS 5/12-1001	10,000.00	10,000.00
1998 Ford Escort	735 ILCS 5/12-1001	1,000.00	1,000.00

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

 Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO	H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
	D	E				J B T
A/C # 82598108			VALUE \$ 152,000.00	103,000.00	0.00	
Countrywide Home Loans 450 American Street South Simi Valley, CA 93065						
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
Subtotal -> (Total of this page)				103,000.00	0.00	
Total ->				103,000.00	0.00	

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on
Summary of Schedules)(If applicable,
Report also on
Statistical Summary
of Certain
Liabilities and
Related Data.)

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 Deposits by individuals

Claims of individuals up to a maximum of \$2225 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

 Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8)

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NO. (See Instructions)	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	C U D *
					AMT NOT ENTITLED TO PRIORITY, IF ANY	
					Total ->	
						Total ->
Continuation Sheets attached.						
				Subtotal -> (Total of this page)		
(Use only on last page of the completed Schedule E. (Report total also on Summary of Schedules.)				Total ->		
(Use only on last page of the completed Schedule E.) If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				Total ->		

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
6836		J	Utility		339.81
AT & T PO Box 8100 Aurora, IL 60507					
422874578		J	Vehicle		461.00
American Financial Serv. PO Box 183593 Arlington, TX 76086-3593					
		J	Medical		95.00
C. Matthew Chelich, D.O. PO Box 262 Crete, IL 60417					
8171		J	Medical		494.00
CBUSA 5252 Hohman Hammond, IN 46325					
4226157074292			Credit Card (06 M1 149014)		3,566.08
Chase Palisades Collection LLC 210 Sylvan Avenue Englewood Cliffs, NJ 0763					
0160		J	Credit Card		143.00
Citibank/Fingerhut Direct 6250 Ridgewood Road St. cloud, MN 56303					
X continuation sheets attached.				Subtotal	\$ 5,098.89
				Total	\$ 5,098.89

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
0001494192		J	Ticket 4-22-91		50.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
0004474688		J	Ticket 1-8-92		40.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
9001505000		J	Ticket 1-8-92		40.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
0008330952			Ticket 5-3-93		50.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
0008956354		J	Ticket 8-24-93		50.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
0010876819		J	Ticket 12-12-94		120.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
X continuation sheets attached.				Subtotal	\$ 350.00
				Total	\$ 5,448.89

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
9004050709		J	Ticket 3-22-95		50.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
9004050710		J	Ticket 3-22-95		120.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
0014102757		J	Ticket 4-7-95		50.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
9004335010		J	Ticket 8-24-95		50.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
0016585200		J	Ticket 11-17-95		50.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
0021051168		J	Ticket 3-18-97		120.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
X continuation sheets attached.				Subtotal	\$ 440.00
				Total	\$ 5,888.89

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
0027046280		J	Ticket 9-3-98		120.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
0027048837		J	Ticket 9-18-98		120.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
9053188195		J	Ticket 1-9-03		60.00
City of Chicago Department of Revenue PO Box 6289 Chicago, Illinois 60680-6					
9123498018		J	Utility		2,887.57
ComEd Bill Payment Center Chicago, Illinois 60668-0					
		J	Medical		1,600.00
Dr. Sudhir M. Gokhale					
1544		J	Credit Card		728.00
First National Bank of Ma PO Box 98873 Las Vegas, NV 89193					

X continuation sheets attached.

Subtotal \$ 5,515.57

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)

Total \$ 11,404.46

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
4462 HSBC NV PO Box 19360 Portland, OR 97280		J	Credit Card		287.00
2688 Household Credit Services PO Box 98706 Las Vegas, NV 89193		J	Credit Card		240.00
6720365 Illinois Collection Servi 3101 W 95th St Evergreen Park, IL 60805-		J	Medical		55.00
P784255MM Medical Business Bureau PO Box 1219 Park Ridge, IL 60068-7219		J	Medical		102.00
4808 Methodist Hospitals 6121 Cleveland Merriville, IN 464.10		J	Medical		266.00
3774391 Mutual Hospital Collect 2525 N. Shadland A., Ste Indianapolis, IN 46219-17		J	Medical		5,624.00
X continuation sheets attached.				Subtotal	\$ 6,574.00
				Total	\$ 17,978.46

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
3628920		J	Medical		471.60
Mutual Hospital Collect 2525 N. shandland A, Ste Indianapolis, IN 46219-17					
250002175		J	Utility		286.00
People's Gas 120 East Randolph Chicago, Illinois 60601					
0041977		J	Medical		110.00
Performance Physical Ther Dept. 6000 Carol Stream, IL 60122					
2338		J	Credit Card		747.00
Platinum Capital Investme 1245 S. Main Street, Ste Grapevine, TX 76051					
2345		J	Medical		87.00
Quest Diagnostics AMCA Collection Agency 2269 S. Saw Mill River Rd Bldg. 3 Elmsford, NY 10523					
795522		J	Medical		74.00
Receivable Management 3348 Ridge Road Lansing, IL 60438					
X continuation sheets attached.				Subtotal	\$ 1,775.60
				Total	\$ 19,754.06

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
1237035		J	Medical		225.00
Richard P. Kenyatte Assoc 9650 Gordon Dr. Highland, IN 46322		J	Medical		54.00
1071659		J	Medical		186.00
Richard P. Kenyatte Assoc 9650 Gordon Dr. Highland, IN 46322		J	Medical		2,365.00
0153461490		J	1229182		241.00
Richard P. Kenyatte Assoc 9650 Gordon Dr. Highland, IN 46322		J	Unsecured loan - payroll deduction		750.00
				Subtotal	\$ 3,821.00
				Total	\$ 23,575.06

X continuation sheets attached.

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s)

Case No.

(if known)

SCHEDELE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
1570		J	Credit Card		468.00
Swiss Colony 1112 - 7th Ave. Monroe, WI 53566-1364					
1530		J	Credit Card		208.00
Swiss colony 1112 - 7th Ave. Monroe, WI 43256-1364					
15430277		J	Utility		190.00
West asset Management 1000 F North Travf Sherman, TX 75090					
continuation sheets attached.				Subtotal	\$ 866.00
				Total	\$ 24,441.06

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)



In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



In re: PAWLOWSKI, KENNETH

Debtor(s) Case No.

(if known)

SCHEDULE H - CODEBTORS Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

SCHEDELE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Marital Status Married	RELATIONSHIP Patrick - Son (Disabled) Caitlan - Daughter	AGE 18 10
Employment	DEBTOR	SPOUSE
Occupation Lead Transportation Security Offi Name of Employer TSA	Housewife	
How long employed 4 years		
Address of Employer O'Hare Airport Chicago, Illinois 60680		

INCOME: (Estimate of average monthly income at time case filed)

DEBTOR

SPOUSE

1. Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	4080.45	0.00
2. Estimate monthly overtime _____	166.65	0.00
3. SUBTOTAL _____	4247.10	0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security _____	634.43	0.00
b. Insurance _____	413.35	0.00
c. Union dues _____		0.00
d. Other (Specify) _____ Retirement	28.59	0.00
	0.00	0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS _____	\$ 1076.37	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY _____	\$ 3170.73	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement) _____		0.00
8. Income from real property _____		0.00
9. Interest and dividends _____		0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. _____		0.00
11. Social security or other government assistance (Specify) _____		0.00
	0.00	0.00
12. Pension or retirement income _____		
13. Other monthly income (Specify) _____		
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3170.73	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 3170.73	
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:	(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)	

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

1. Rent or home mortgage payment (include lot rented for mobile home) \$ 1150.00

a. Are real estate taxes included? Yes No b. Is property insurance included? Yes No

2. Utilities Electricity and Heating Fuel 200.00

b. Water and Sewer 30.00

c. Telephone 89.00

d. Other

3. Home maintenance (repairs and upkeep) 50.00

4. Food 320.00

5. Clothing 225.00

6. Laundry and dry cleaning 50.00

7. Medical and dental expenses 100.00

8. Transportation (not including car payments) 160.00

9. Recreation, clubs and entertainment, newspapers, magazines, etc. 25.00

10. Charitable contributions 20.00

11. Insurance (not deducted from wages or included in home mortgage payments)

a. Homeowner's or renter's

b. Life

c. Health

d. Auto

e. Other

250.00

12. Taxes (not deducted from wages or included in home mortgage payments)
(Specify)

13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

a. Auto

b. Other

c. Other

14. Alimony, maintenance, and support paid to others

15. Payments for support of additional dependents not living at your home

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

17. Other

18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 2669.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from line 15 of Schedule I

3170.73

b. Average monthly expenses from Line 18 above

2669.00

c. Monthly net income (a. minus b.)

501.73



STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
DISTRICT OF Illinois

In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

NONE

01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment trade or profession or from operation of the debtor's business including part-time activities either as an employee or in independent trade or business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains or has maintained financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
42200.00	2005 Income
37775.00	2004 Income

State the amount of income received by the debtor other than from employment trade profession operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

03A PAYMENTS TO CREDITORS

List all payments on loans installment purchases of goods or services and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

03B PAYMENTS TO CREDITORS

List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

03C PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT	NATURE OF PROCEEDING	COURT & LOCATION	STATUS OR DISPOSITION
Palisades Collection v. Kathleen L. Pawlowski aka Kathlen L. Perry 06-M1-149014	COMPLAINT. Balance due on Chase account 0004226157074292; amount \$3566.08	Circuit Court of Cook County	
Bank of New York as Trustee for the Beneift if the CWABS vs. Kenneth J. Pawlowski; Kathleen L. Pawlowski 06-CH-22701	Mortgage Foreclosure	Circuit Court of Cook County - Chancery Division	

04B SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

05 REPOSSESSIONS FORECLOSURES AND RETURNS

List all property that has been repossessed by a creditor sold at a foreclosure sale transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

06B ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the hands of a custodian receiver or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless spouses are separated and a joint petition is not filed.)

07 GIFTS

7 List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

08 LOSSES

List all losses from fire theft other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

09 PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons including attorneys for consultation concerning debt consolidation relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

List all other property other than property transferred in the ordinary course of the business or financial affairs of the debtor transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

10A OTHER TRANSFERS

List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking savings or other financial accounts certificates of deposit or other instruments; shares and share accounts held in banks credit unions pension funds cooperatives associations brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

13 SETOFFS

List all setoffs made by any creditor including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

List all property owned by another person that the debtor holds or controls.

15 PRIOR ADDRESS OF DEBTOR

If debtor has moved within three years immediately preceding the commencement of this case list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed report also any separate address of either spouse.

16 SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17A ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice and if known the Environmental Law:

17B ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

File 02/23/07 Entered 02/23/07 15:11:40 Desc Main
List all judicial or administrative proceedings including settlements or orders under any Environmental Law with respect to which the debtor is or was a party.
Indicate the name and address of the governmental unit that is or was a party to the proceeding and the docket number.

NONE

18A NATURE LOCATION AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a partnership, sole proprietor or was self-employed in a trade, profession or other activity either full-or part-time within six years immediately preceding the commencement of this case or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all business in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

18B NATURE LOCATION AND NAME OF BUSINESS

Identify any business listed in response to subdivision a. ,above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.



In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date Signature s / KENNETH PAWLOWSKI
PAWLOWSKI, KENNETH

Date Signature s / KATHLEEN PAWLOWSKI
PAWLOWSKI, KATHLEEN
(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

Printed or Typed Name of Bankruptcy Petition Preparer Social Security Number
(Required by U.S.C. §110(c)).

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date 02/23/2007

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY
Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §152 and
3571.



In re: PAWLOWSKI, KENNETH
PAWLOWSKI, KATHLEEN

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and
(Total shown on summary page plus 2.)

Date_____

Signature s/KENNETH PAWLOWSKI _____

PAWLOWSKI, KENNETH Debtor

Date_____

Signature s/KATHLEEN PAWLOWSKI _____

PAWLOWSKI, KATHLEEN (Joint Debtor, if any)

(If joint case, both spouses must sign.)

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See U.S.C. §110.)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Print or Type Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by
11 U.S.C. §110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address:

X

Signature of Bankruptcy Petition Preparer

Date _____

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in
fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date _____

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form 21 Statement of Social Security Number (12.03)



Blumberg Excelsior, Inc., Publisher, NYC 10013

United States Bankruptcy Court

District Of Illinois

STATEMENT OF SOCIAL SECURITY NUMBER(S)

1. Name of Debtor (enter Last, First, Middle): PAWLOWSKI, KENNETH
(Check the appropriate box and, if applicable, provide the required information.)

Debtor has a social security number and it is 0453

2. Name of Joint Debtor (enter First, Last, Middle): PAWLOWSKI, KATHLEEN
(Check the appropriate box and, if applicable, provide the required information.)

Joint debtor has a social security number and it is 8196

I declare under penalty of perjury that the foregoing is true and correct.

<u>S/KENNETH PAWLOWSKI</u> X Signature of Debtor	<u>02/23/2007</u> Date
<u>S/KATHLEEN PAWLOWSKI</u> X Signature of Joint Debtor	<u>02/23/2007</u> Date

**Joint debtors must provide information for both spouses.*

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. § 152 and 3571.